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FILED
DEC 20 2012

RICHARD W. WILKINS
CLERK, U.S. DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

Your Name: Jeffrey S Conover
Address: 117 Bernal Rd 70188 San Jose, CA 95119
Phone Number: 408-780-6971
Fax Number: _____
E-mail Address: coystreet@live.com

Pro Se Plaintiff

United States District Court
Northern District of California

KAW

C 12

6480

Jeffrey S Conover

Case Number: _____

Plaintiff(s),

COMPLAINT

vs.

Board of Governors of the

Federal Reserve System

DEMAND FOR JURY TRIAL

Yes ☐ No ☒

Defendant(s).

1. Parties in this Complaint

a. Plaintiff(s). Write your name, address, and phone number. If there are other plaintiffs, use more pages to include their names, addresses, and phone numbers.

Name: Jeffrey S Conover

Address: 117 Bernal RD 70188 San Jose, CA 95119

Phone number: _____

b. Defendant(s). Write the full name and address of every defendant. If the defendant is a corporation, write the state where it is incorporated and the state where it has its main place of business. Use more pages if you need to.

Defendant 1:

Name: Board of the Governors of the Federal Reserve System

Address: 20th & C Streets, NW, Mail Stop 28, Washington, DC 20551

Defendant 2:

Name: _____

Address: _____

Defendant 3:

Name: _____

Address: _____

Defendant 4:

Name: _____

Address: _____

2. Jurisdiction

Usually, only two types of cases can be filed in federal court: cases involving "federal questions" and cases involving "diversity of citizenship." Check at least one box.

☒ My case belongs in federal court under federal question jurisdiction because it is about federal law(s) or right(s).

Which law(s) or right(s) are involved? The Freedom Of Information Act of 1966

5 USC § 552 (a) (6) (A)(i) did not reply within 20 days

☒ My case belongs in federal court under diversity jurisdiction because none of the plaintiffs live in the same state as any of the defendants AND the amount of damages is more than \$75,000.

1 3. Venue

2 This Court can hear cases arising out of Alameda, Contra Costa, Del Norte, Humboldt,
3 Lake, Marin, Mendocino, Monterey, Napa, San Benito, Santa Clara, Santa Cruz, San Francisco,
4 San Mateo, and Sonoma counties. This is the right court to file your lawsuit if 1) All defendants
5 live in California AND at least one of the defendants lives in this district; OR 2) A substantial
6 part of the events you are suing about happened in this district; OR 3) A substantial part of the
7 property that you are suing about is located in this district; OR 4) You are suing the U.S.
8 government or a federal agency or official in their official capacities and you live in this district.
9 Explain why this district court is the proper location to file your lawsuit.

10 Venue is appropriate in this Court because

11 _____ The Case is against the Federal Government _____
12 _____

13 4. Intradistrict Assignment

14 There are three divisions of this Court: San Francisco/Oakland, San Jose, and Eureka.
15 The San Francisco/Oakland division covers Alameda, Contra Costa, Marin, Napa, San
16 Francisco, San Mateo, and Sonoma counties. The San Jose division covers Monterey, San
17 Benito, Santa Clara, Santa Cruz counties. The Eureka division covers Del Norte, Humboldt,
18 Lake, Mendocino counties, only if all parties consent to a magistrate judge. Explain which
19 division your case should be assigned.

20 This lawsuit should be assigned to [Select one: San Francisco/Oakland, San Jose, OR
21 Eureka] Division of this Court because
22 San Francisco where the Federal Reserve Bank is located
23 _____

24 5. Statement of Facts and Claims

25 Write a short and simple description of the facts of your case. Include WHERE and
26 WHEN the events happened, WHO was involved, WHAT role each defendant played, and HOW
27 you were harmed. If you know which laws or rights the defendant violated, you can include them,
28 but you do not need to make legal arguments. Put each fact or claim into a separate, numbered

1 paragraph, starting with 5a, 5b, and so on. Attach additional sheets of paper as necessary. You
2 may attach documents that support your claims to the end of this Complaint as exhibits. Explain
3 what each exhibit is, when and how you got it, and how it supports your claims. Attaching a
4 document to your Complaint does not necessarily mean that it will be accepted as evidence.
5 I attended college at the College of the Siskiyous in the college year of 2009-2010. I am in the
6 process of having my student loan disbursement verified and attempting to determine
7 exactly what bank account was credited with the funds from the disbursement checks. I have
8 sought the help of the Consumer Finance Protection Bureau. The Consumer Finance
9 Protection Bureau has given two case numbers for this work. The first case is
10 120515-001202 and this case is to verify that the loans was infact disbursed and the
11 Consumer Finance Protection Bureau successfully verified the disbursement of the
12 loans with four checks. The second case is 120626-000366 and is about the lawful
13 disbursement of my student loan-I claim I did not receive all of the money. The
14 Consumer Finance Protection Bureau has only provided limited support in my effort
15 to seek facts. I then turned to the Federal Reserve and asked the Federal Reserve's
16 Freedom Of Information office for information on whether the Federal Reserve was the
17 transferrer of the funds of the stolen checks.I now know I was referring to the ACH-
18 Automated Clearing House. I may have been mistaken about which two checks were
19 stolen because there was confusion because Bank of America did not initially provide a check
20 deposit receipt for one of the checks and there was an issue of different sequence
21 numbers. I did receive two email one day after the 20 days of "work days" were up ,one from the
22 Federal Reserve Office of the Inspector General and one from the Federal Reserve Consumer
23 Help office but not a reply to my Freedom of Information request. I still believe that the Federal
24 Reserve denied my Freedom and refused to reply with the Freedom of Information request
25 and did not comply with the Freedom Of Information Act of 1966. I could of advanced
26 my case to determine what happened to the disbursed loan checks if and when the
27 Federal Reserve Complied with 5 USC § 552 (6) (A) (i)-July 4, 1966. I will provide as evidence
28 exact copies of the FAX I sent including a FAX receipt and two emails.

1 6. Demand for Relief

2 State what you want the Court to do for you. For example, depending on which claims
3 you raise, it may be appropriate to ask the Court to award you money or order the defendant to
4 do something or stop doing something. If you are asking for money, you can say how much you
5 are asking for and why you should get that amount.
6 I ask the court for \$275,000 in damages without undue costs or delay and the Board of Governors
7 of the Federal Reserve System be required to determine exactly what account was credited with
8 the funds from now all five checks that disbursed my Student loan.

16 7. Demand for Jury Trial

17 Check this box if you want your case to be decided by a jury, instead of a judge.

18 ☐

18 Plaintiff demands a jury trial on all issues.

20 All plaintiffs must sign, date, and print their names at the end of the Complaint. Attach
21 another page if you need to.

23 Respectfully submitted,

26 Date:

12/18/2012

26 Sign Name:

Jeffrey S Conover

27 Print Name:

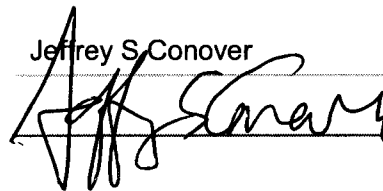


Exhibit 1

Exact copy of the FAXED Freedom Of Information Act Request

TRANSMISSION VERIFICATION REPORT

TIME : 11/15/2012 04:13
NAME :
FAX :
TEL :
SER.# : U63274F2J159073

DATE, TIME
FAX NO./NAME
DURATION
PAGE(S)
RESULT
MODE

11/15 04:13
12028727565
00:00:45
05
OK
STANDARD
ECM

STAPLES copy&printcenter

Complimentary Self-Serve Fax Cover Sheet

To: FED Reserve
Fax #: 207 872 7565
Date: 11-15-12

From: Jeff Canan
Phone #: None
Reply Fax #:

Number of Pages (Including Cover):

Urgent ☐ Confidential ☐ Confirm Receipt ☐

We'll do it right the first time — guaranteed.

Black & white copies • Color copies • Custom printing • Binding • Folding • Wide-format copying • Custom stamps • UPS shipping and more

that was easy.®

STAPLES copy&printcenter

Complimentary Self-Serve Fax Cover Sheet

To: FED Reserve

Fax #: 207 872 7565

Date: 10-15-12

Number of Pages (Including Cover):

From: Jeff Canam

Phone #: None

Reply Fax #:

Urgent ☐ Confidential ☐ Confirm Receipt ☐

We'll do it right the first time — guaranteed.

Black & white copies • Color copies • Custom printing • Binding • Folding • Wide-format copying • Custom stamps • UPS shipping and more

that was easy.®

5/06bizav_009815

Jeffrey S Conover
117 Bernal Rd 70188
San Jose CA 95119

Freedom of Information Office,
Board of Governors of the Federal Reserve System,
20th & Constitution Avenue, NW,
Washington, DC 20551;
FAX (202) 872-7565;

I ask for all the benefits of the Freedom Of Information Act for determining if the Federal Reserve was the transferrer of funds drawn from a USBank account and deposited in a Bank of America account -transactions involving two stolen student loan checks from the College of the Siskiyous in Weed California during the 2009-2010 college years. Were the checks deposited in the Payee's bank account?I will provide copies of each check.Did the Federal Reserve know they were stolen? Thank you


Jeffrey S Conover

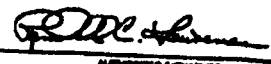
↓ Do not endorse or write below this !!

549909840
09/22/2009
000008990628760

This is a LEGAL COPY of your
check. You can use it the same way
you would use the original check.

6002/12/2009 59906909E00
000008990628760

000005699000
00008648
13208

College of the Siskiyous CLEARING ACCOUNT 800 COLLEGE AVENUE WEED, CA 96094 (530) 938-8478		US BANK 700 Main St Weed, CA 96094	09-2287 1311	013448
VOID AFTER 6 MONTHS		DATE 09/18/2009	AMOUNT 2,828.95	
PAY ** Two Thousand Eight Hundred Twenty Six Dollars and 95 Cents **				
TO THE ORDER OF CONOVER, JEFFREY S 117 BERNAL RD 70188 SAN JOSE CA 95119		 AUTHORIZED SIGNATURE		
⑈013448⑈ ⑆121122676⑆153490530026⑈ ⑈0000282695⑈				

⑈013448⑈

⑆121122676⑆153490530026⑈

⑈0000282695⑈

↓ Do not endorse or write below this line.

6002/12/2009 59906909E00
000008990628760

353899575

Jeffrey S. Conover

09/22/2009
000008990628760

6002/12/2009 59906909E00
000008990628760

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

State of California

County of Santa ClaraOn October 10, 2012 before me, Bianca Galindo, Notary Public
Date Here Insert Name and Title of the Officerpersonally appeared Jeffrey S. Conover

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Place Notary Seal Above

Signature: [Signature]

Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached DocumentTitle or Type of Document: Certification of IdentityDocument Date: 10/10/12

Signer(s) Other Than Named Above: _____

Number of Pages: 1**Capacity(ies) Claimed by Signer(s)**

Signer's Name: _____

☐ Corporate Officer — Title(s): _____☐ Individual☐ Partner — ☐ Limited ☐ General☐ Attorney in Fact☐ Trustee☐ Guardian or Conservator☐ Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT
OF SIGNER
Top of thumb here

Signer's Name: _____

☐ Corporate Officer — Title(s): _____☐ Individual☐ Partner — ☐ Limited ☐ General☐ Attorney in Fact☐ Trustee☐ Guardian or Conservator☐ Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT
OF SIGNER
Top of thumb here

Exhibit 2

Exact copy of an email from the Federal Reserve Office of Inspector General

Subject: Re: Jeffrey S Conover
From: OIG.Hotline@frb.gov (OIG.Hotline@frb.gov)
To: coystreet@yahoo.com;
Date: Friday, December 14, 2012 2:42 PM

Mr. Conover:

The Office of Inspector General (OIG) of the Board of Governors of the Federal Reserve System and Consumer Financial Protection Bureau (CFPB) has received your December 5, 2012, e-mail alleging the Federal Reserve's involvement with "stolen student loan disbursement checks." As previously indicated in our September 20, 2012, e-mail to you, the Federal Reserve Banks provide check collection services to depository institutions. Because the Federal Reserve Banks act as an intermediary bank in the check processing system, a number associated corresponding to a Federal Reserve Bank may appear on a check. For information regarding the Federal Reserve's role in providing check services you may wish to visit the following websites:

<http://www.newyorkfed.org/aboutthefed/fedpoint/fed03.html>
http://www.federalreserve.gov/paymentsystems/check_about.htm

If you would like to report stolen checks, we suggest you contact your local police department.

Regrettably, we are unable to assist you further with this matter.

OIG Hotline

Jeffrey S Conover
<coystreet@yahoo.com>

12/05/2012 04:09 PM

"oighotline@frb.gov" <oighotline@frb.gov>

Jeffrey S Conover

To

cc

Subject

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0A Please help me as a consumer. Wells Fargo Bank disbursed my student loan through the College Of the Siskiyous and 2 of the checks were found to be cashed in another account at Bank of America after I sought the help of the Consumer Finance Protection Bureau. I have also sought help with the Freedom of Information Act at the Federal Reserve but was denied the benefits of the Freedom of Information Act by the Federal Reserve and the Fed only referred me to the Consumer Finance Protection Bureau. I went back to the Consumer Finance Protection Bureau with the same exact request only addressed differently and the Federal Reserve refused to reply or comply. I need help with getting all the benefits of the Freedom of Information Act at the Federal Reserve and compliance with the Consumer Finance Protection Bureau. I need your help in pinning the Federal Reserve down and establishing that the Federal Reserve did Transfer the funds of the stolen student loan disbursement checks from bank to bank. Can you help me find the regulation that establishes the Fed as transferring agent?

Exhibit 3

Exact copy of an email from Federal Reserve Consumer Help

Mail body: Fw: Federal Reserve Consumer Help Center Acknowledgement

— Forwarded Message —

From: Federal Reserve Consumer Help <ConsumerHelp@federalreserve.gov>

To: jeffconover@yahoo.com

Cc: consumerhelp@federalreserve.gov

Sent: Friday, December 14, 2012 2:04:09 PM

Subject: Federal Reserve Consumer Help Center Acknowledgement



December 14, 2012

Dear Jeffrey S. Conover:

This e-mail is to acknowledge our receipt of your correspondence on December 10, 2012.

Please be advised that the both of entities you are inquiring about, Wells Fargo Bank NA and Bank of America NA, are subject to supervisory oversight by the Consumer Financial Protection Bureau (CFPB) for certain consumer protection laws and regulations. Accordingly, we are forwarding your correspondence to that agency, at the address below, for appropriate attention.

Consumer Financial Protection Bureau
PO Box 4503
Iowa City, IA 52244

Website: www.consumerfinance.gov

Phone: (855) 411-2372

Fax: (855) 237-2392

TTY: (855) 687-2372

We hope that this information is helpful to you.

Sincerely,

Federal Reserve Consumer Help Center

www.FederalReserveConsumerHelp.gov | 1-888-851-1920 (Phone) | 1-877-766-8533 (TTY) | 1-877-888-2520 (Fax)

Please do not respond to this message. If you need to contact us, please use the contact information listed above to reach us.

Exhibit 4

Exact copy of All 5 checks mentioned in Demand for Relief

⑈0000172375⑈

⑈12122575⑈153490530026⑈

⑈014076⑈

⑈014076⑈ ⑈12122575⑈153490530026⑈

AMOUNT \$1,723.76

DATE 01/15/2010

VOID AFTER 6 MONTHS

US BANK
200 Main St.
West, CA 93041

College of the Siskiyous
CLEARING ACCOUNT
500 COLLEGE AVENUE
WEED, CA 96094
916 938-4575

CONOVER, JEFFREY S
117 BERNAL RD 78148
SAN JOSE CA 95118

⑈0000172375⑈

C3210003581 01/19/2010
00360266928

00000723700
00002044
4080

547909840
01/20/2010
00008993924650
This is a LEGAL COPY of your
check. You can use it the same way
you would use the original check.

①

↓ Do not endorse or write below this line.

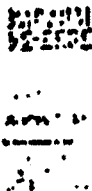
05942666800
0102/02/10 6200006760

425404548

INTERNAL FR

Jeffrey S Conover

6722 0081



⑈9269509500⑈
0102/61/10 591689320
⑈591689320⑈

INTERNAL FR

445470

353899575

0912300023 09/22/2009
008190628760

Jeffrey S. Conover

>121000355 09/22/2009
00360610865

↓ Do not endorse or write below this line.

(4)

013448 1:11122675:153490530025 0000282695

College of the Siskiyous
CLEARING ACCOUNT
200 COLLEGE AVENUE
WEED, CA 96094
(530) 934-4471

NO BANK
200 MAIN ST
WEED, CA 96094

DATE 09/18/2009

AMOUNT 2,828.85

AV Two Thousand Eight Hundred Twenty Six Dollars and 85 Cents

CONOVER, JEFFREY S
117 BERNAL RD 70186
SAN JOSE CA 95119

013448

0000282695

091230003551 09/22/2009
00360610865

000005689000
0000648
13298

549909840
09/22/2009
000008990628760
This is a LEGAL COPY of your
check. You can use it the same way
you would use the original check.

INTERNAL FR

INTERNAL FR

Amount: \$1,337.00 Sequence Number: 960744273
 Account: 153490530034 Capture Date: 01/11/2010
 Bank Number: 12112267 Check Number: 43504

College of the Siskiyous FRANCIS AD ACCOUNT 800 COLLEGE AVENUE WEED, CA 96094 (530) 938-5678		US BANK 269 Main St. Weed, CA 96094 VOID AFTER 6 MONTHS	80-2967 1211	043504
PAY TO THE ORDER OF CONOVER, JEFFREY S 117 BERNAL RD 70188 SAN JOSE CA 95119		DATE 01/08/2010	AMOUNT 1,337.00	** One Thousand Three Hundred Thirty Seven Dollars and 00 Cents **
#043504# 121122676#153490530034#		#0000133700#		

[Signature]
 AUTHORIZED SIGNATURE

READ IF MEDICAL STAFF
 PRESENTED BY 01/11/10
 060744273

0000 5-6725

[Handwritten signature]

5